

deposit liabilities base;

generating a minimum potential bid price or a range of such prices for the deposit liabilities base; and

incorporating the generated bid price or the range of such prices into the deposit liability contract [contractual documents], wherein [the contractual documents specify] the price or range of prices which will be paid during a predetermined term for the deposit liabilities are specified;

whereby the value of the deposit liabilities base may be quantified without the need for divesting the deposit liabilities base from the financial institution, and also to allow the deposit liabilities base to be resold if desired.

### **Remarks**

Claims 1-8 are pending. Independent Claims 1 and 8 have been amended to clarify the invention. A clean copy of the amended claims is attached.

No new matter has been added. Support for the amendment is found, for example, in the specification as originally filed at page 17, sub-paragraphs II.B and II.D.

In light of the revisions to the claims, the double patenting rejection is believed to be moot.

Regarding the Section 103 rejection, the amended claims are believed patentable over the cited prior art for the reasons previously explained during prosecution of the parent application.

Applicants respectfully request an allowance of pending Claims 1-8. If the next written communication is intended to be other than an allowance, the Examiner is requested to contact

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the undersigned prior to mailing same.

Respectfully submitted,

A handwritten signature in cursive script, appearing to read "MP Mazza", is written over a horizontal line.

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## CLEAN COPY OF AMENDED CLAIMS 1 AND 8

1. A method using a computer system for analyzing the value of a deposit liabilities base associated with a financial institution and for providing a deposit liability contract through which the financial institution obtains the right to sell the deposit liabilities base to a third party at a predetermined price, comprising the steps of:

analyzing external market data, and internal data pertaining to the financial institution, and inputting at least some of the external market data and the internal data to the computer system;

calculating an estimated market value or a range of such values for the deposit liabilities base;

generating a minimum potential bid price or a range of such prices for the deposit liabilities base; and

incorporating the generated bid price or the range of such prices into the deposit liability contract, wherein the price or range of prices which the third party will pay during a predetermined term for the deposit liabilities are specified;

whereby the value of the deposit liabilities base may be quantified without the need for divesting the deposit liabilities base from the financial institution, and also to allow the deposit liabilities base to be resold if desired.

8. A method using a computer system for analyzing the value of a deposit liabilities base associated with a financial institution seeking to obtain the right to substitute other deposit

funds not originally included in the subject deposit liabilities base, while also seeking to purchase the right to sell a deposit liabilities base, and for providing a deposit liability contract through which the financial institution obtains a right to sell the deposit liabilities base to a third party at a predetermined price, comprising the steps of:

analyzing external market data, and internal data pertaining to the financial institution, and inputting at least some of the external market data and the internal data to the computer system;

calculating an estimated market value or a range of such values for the deposit liabilities base;

generating a minimum potential bid price or a range of such prices for the deposit liabilities base; and

incorporating the generated bid price or the range of such prices into the deposit liability contract, wherein the price or range of prices which will be paid during a predetermined term for the deposit liabilities are specified;

whereby the value of the deposit liabilities base may be quantified without the need for divesting the deposit liabilities base from the financial institution, and also to allow the deposit liabilities base to be resold if desired.